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# Women's Economic Participation Assessment



**April 2022**

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# **Women's Economic Participation Assessment**

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# PROJECT OVERVIEW

## A DESK REVIEW

Of women's economic participation in Jordan and other Middle East and North Africa (MENA) countries was conducted:



To better understand **why women's economic participation in Jordan has stagnated** for the past decade; and



To find out what can be done to **inform longer-term programming efforts to increase women's economic participation in Jordan.**

## RESEARCH QUESTIONS:



**What countries** in the MENA area have seen an increase in women's economic participation in the last decade?

What has supported this increase in participation (e.g., political, social, economic)?

What sectors (formal and informal) have seen an increase in participation?



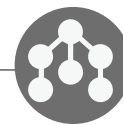
**What key factors** from other countries would strengthen women's economic participation in Jordan?

What are lessons learned from other regional countries' women's economic participation that Jordan should consider?



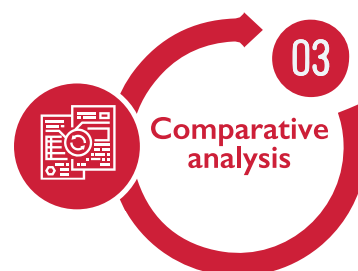
**What hinders** the increase in women's economic participation in Jordan?

Did any of the other identified countries face the same challenge before and overcome it? If yes, how was it addressed? (ex. Social norms, transportation, childcare, etc.).



**What are the formal and informal sectors** in Jordan that have the potential for better women's participation?

## METHODOLOGY:



The following countries were chosen, based on several criteria, including having higher rates of women’s economic participation than Jordan and, in most cases, experiencing an increase in women’s economic participation over the past decade.



**ANALYTICAL FRAMEWORK:**

The following analytical framework guided the research and comparative analysis. Research focused on women’s economic status, the economy and economic factors, legal, regulatory, and policy frameworks, social factors, and interventions.





### 3. Legal, Regulatory, and Policy Frameworks

Regulatory structure considering how policies and regulations are formulated, implemented, and enforced

Legal, regulatory, or policy frameworks

Actual implementation of such laws/frameworks

### 4. Social Factors

#### Social and cultural norms

- Norms around women working outside of the home, mixed-gender environments
  - Any data on cultural beliefs
  - Sector-specific cultural issues (i.e., vocational professions)
- Norms around expectations of care work
- Norms around marriage, fertility, and child-rearing
  - Demographics
  - Fertility rates
  - Change in fertility rates (2019-2010)
  - Age of marriage
- Change in education norms
- Expectations around wages
  - Wage gaps
- Gender-based discrimination for work
- Norms around education
  - Female educational attainment
  - Female labor force participation among different groups of women by the level of education
  - Change in education norms
- FLFP among different groups of women - educated/not, married/single, age, refugee or not, geographic location in the country, data on public v. private employment

#### Support services for women

- Daycare
  - Availability, cost, implementation of laws around them
- Transportation
  - Availability, cost, safety
- Decent work environments
- Other
- Change in support services over the decade

#### Political inclusion and empowerment

- Changes in political involvement leading to any changes in economic participation

### 5. Interventions

Government interventions, such as measures that affect the economy, the vision of the country, campaigns to increase FLFP, changes in labor law, incentives to increase employment

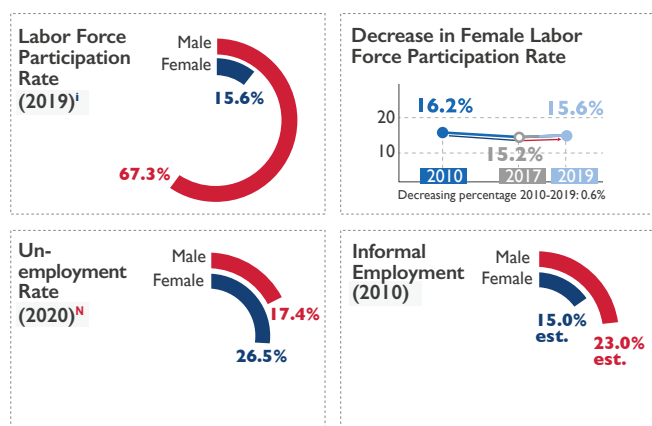
Civil society or private sector interventions

# **COUNTRY PROFILES**

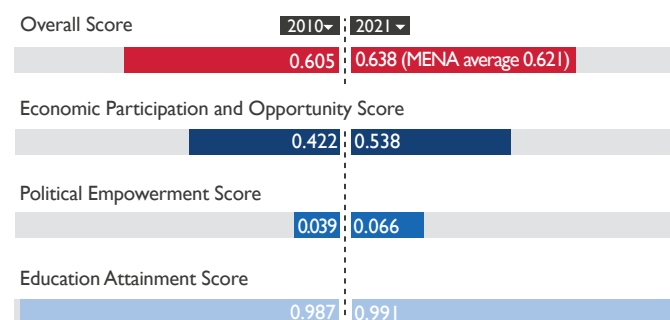
# JORDAN

## COUNTRY PROFILE

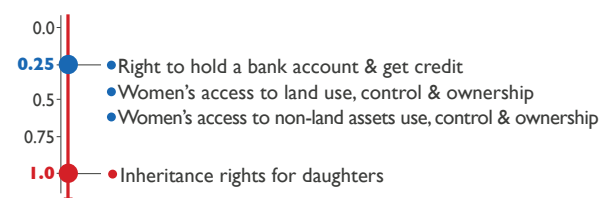
### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



### World Economic Forum Global Gender Gap Score

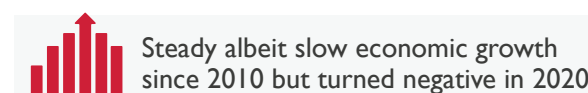


### Access to Finance (0-1, where 1 is worse)<sup>W</sup>

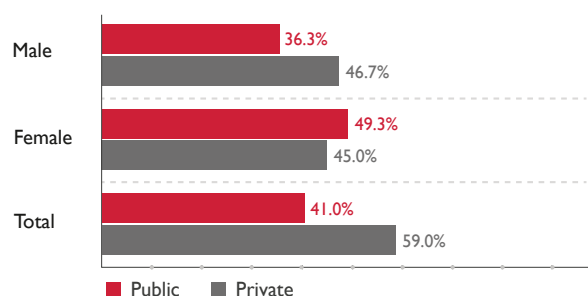


## ECONOMY

Jordan has one of the smallest economies in the Middle East, with insufficient supplies of water, oil, and other natural resources, making it heavily reliant on foreign assistance. The economy is vulnerable to external shocks. Despite its economic challenges, Jordan experiences lower female labor force participation (FLFP) than economically similar countries.



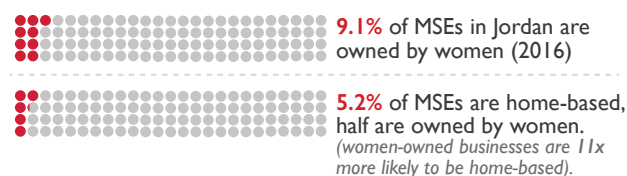
### Public v. Private Sector Employment, 2020:<sup>N</sup>



Women earn lower wages than men in the private sector, but in the public sector, women are paid 13% more than men.<sup>AF</sup>

**Self-employed Females 2.3% (% of female employment)(2019)<sup>I</sup>**

### Micro and Small Enterprises<sup>US</sup>



## SOCIAL & CULTURAL NORMS



Female enrollment in tertiary education (2019)<sup>uo</sup>

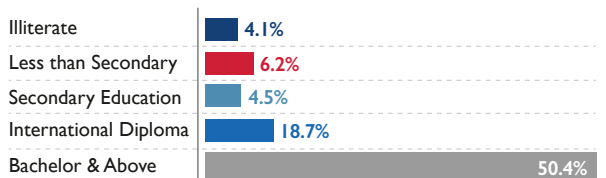


Fertility rate (2019)<sup>uo</sup>



Female average age of marriage (2018)<sup>uo</sup>

### % Females Active in Labor Market, by Education Level, 2021:<sup>N</sup>



## LEGAL, REGULATORY, AND POLICY FRAMEWORKS\*

Jordan is a parliamentary constitutional monarchy with a bicameral National Assembly (Senate and House of Representatives). There are legislated women's quotas in place in the lower house (15 seats) and at the sub-national level (297 seats or 30%). Currently, 12% of seats in the House of Representatives are held by women. In early 2022, an amendment was passed to include Jordanian women in the constitution explicitly.

- Ratification of CEDAW in 1992  
In recent years, Jordan has made several reforms to support women's entrance into the labor market, though discriminatory laws continue to deter women from entering and/or remaining in the workforce.
- A recent achievement is the amended Jordanian Labor Law, which introduced adding clear definitions on "wage discrimination" and "flexible work." This is considered a step forward towards pay equity and non-discriminatory practices between women and men in the workplace. Additionally, the amended law included an article that entitles fathers to a paid paternity leave of three days.
- Prohibition of gender-based discrimination in financial services.
- Lifted restrictions on women's ability to work at night.
- Article 72 of the Labor Law stipulates that any employer, where among the employees in a company, there are 15 or more children under the age of five, should provide suitable childcare in the workplace.
- Women, Business and Law index (2022): 46.9/100
  - Lower than the MENA average (53)
  - Increased from 28.8 (2010)
  - 100 for Entrepreneurship
  - 75 for Pay and Pension

## KEY FINDINGS



The majority of employed women are in the public sector, and in fields that are considered feminized (41.8% in education and 13.4% in health and social work).<sup>N</sup>



While the unemployment rate for both men and women is high in Jordan, more women than men are unemployed.



Educated women are more likely to be working in Jordan, though highly educated women still struggle to secure employment.



Married women are less likely to be working in Jordan, and having children also reduces the likelihood of participation.

## IMPEDIMENTS TO FEMALE LABOR FORCE PARTICIPATION IN JORDAN

### NORMS AND BELIEFS

1. Jordan's social norms and beliefs remain critical to women's participation in the labor market. The World Bank (2018) found while there was support for FLFP, this support came with important caveats.



respondents were in agreement with women working,

**BUT**

this figure slightly decreased if



80% work is outside the home or



72% those working were married

THERE WAS A FURTHER DECREASE IF



38% work is in a mixed-sex environment or



26% work requires women to return home after 5 PM

2. Norms and beliefs regarding women's role in society also influence the willingness of employers to hire women.

**Research shows that some employers resist hiring women or paying them the same wages as men.**

Some women report that they are still asked about their marital status and plans to have children during job interviews.

3. While over 60% of non-working women would like to work, both male and female respondents agreed that men are the ultimate decision-makers in the household – influencing whether women decide to accept a job or not.\*

4. Other binding constraints for women include availability and affordability of childcare, flexibility in work arrangements, hiring and wage discrimination, transportation, and scarcity of attractive job opportunities.

## LEGAL RESTRICTIONS

- Despite legal reform efforts, there are still discriminatory laws and regulations in place that deter women from entering and/or remaining in the workforce. It is also important to note that while legislation undergoes reform, the actual implementation of policy as well as its enforcement remains a pressing concern and priority for women to access their rights.
- **Article 61** of the Personal Status Law states that a woman requires the permission of her husband to work outside the marital home. If she does so without his consent, she loses her right to financial maintenance.
- There are no applicable provisions against non-discrimination in employment based on sex.
- There is no legislation on a safe and appropriate work environment including preventing sexual harassment in the workplace and no criminal penalties or civil remedies for sexual harassment in employment.
- **Article 69** of the Labor Law imposes legal restrictions on women's employment in occupations considered hazardous, or occupations that pose health risks, such as mining, shipping and docking work, exposure to lead, etc.

## MARKET-RELATED BARRIERS

### Economic growth:

Growth has not translated into increased employment for women despite studies that link economic development to female labor force participation rates, suggesting economic growth in Jordan by itself is not sufficient to enhance female labor force participation.

Market-related issues include:



available job opportunities



the quality of these jobs



the characteristics of care infrastructure and transport.

### Available Jobs:

There is insufficient growth in female-friendly sectors and public sector preference is a barrier to women entering the labor market as the sector's ability to absorb female employment is shrinking. In addition, there is a disconnect between the skills females acquire and those demanded by employers.

### Transportation:

Research shows that lack of adequate, safe, and affordable transport presents a significant barrier to women's participation in the labor market.

### Childcare and unpaid work:

Though the Labor Law stipulates suitable childcare in the workplace under certain conditions, there is a lack of compliance and enforcement.

**The cost of paid childcare as substitutes to unpaid care work means women's reservation wages are set higher relative to men, which contributes to their drastically lower participation rates.**

Though the Labor Law stipulates suitable childcare in the workplace under certain conditions, there is a lack of enforcement and compliance.

In addition, **98% of businesses\*\*** in Jordan are **SMALL-TO-MEDIUM-SIZED COMPANIES.**

**2/3**

of them have fewer than 19 employees and are not bound by law to provide childcare.



The cost of setting up and running on-site childcare can also be cost-prohibitive for smaller companies.

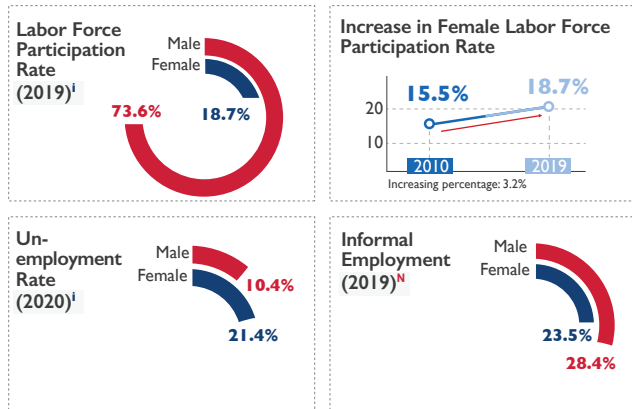
\*World Bank. (2018). Hashemite Kingdom of Jordan: Understanding How Gender Norms in MNA Impact Female Employment Outcomes. World Bank: Washington DC. Available from <https://documents1.worldbank.org/curated/en/859411541448063088/pdf/ACS25170-PUBLIC-FULL-REPORT-Jordan-Social-Norms-June-1-2018-with-titlepg.pdf>

\*\* Jordan LENS. (2016). USAID LENS MSE Survey - Gender Differences. [https://jordanlens.github.io/research/outputs/infographics/MSE\\_Infographics\\_Gender\\_Differences\\_EN.pdf](https://jordanlens.github.io/research/outputs/infographics/MSE_Infographics_Gender_Differences_EN.pdf)

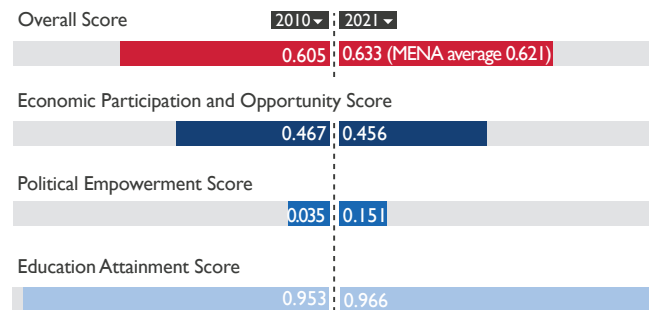
# ALGERIA

## COUNTRY PROFILE

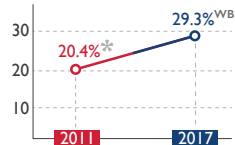
### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



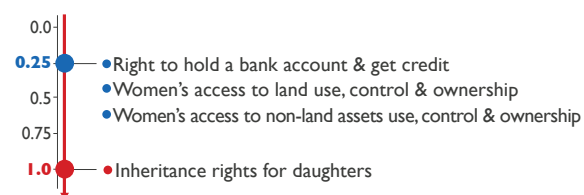
### World Economic Forum Global Gender Gap Score



Women's access to finance increased throughout the decade, the percentage of women aged 15+ held an account with a financial institution increased from:



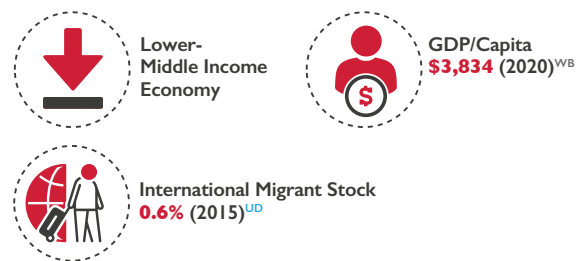
### Access to Finance (0-1, where 1 is worse)<sup>W</sup>



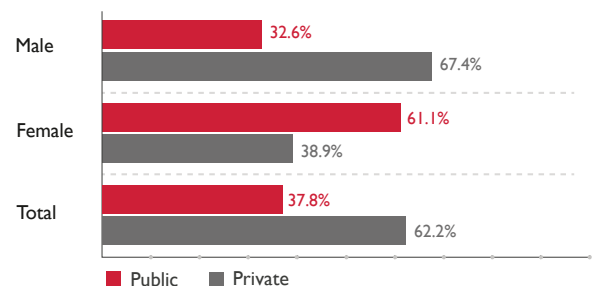
### ECONOMY

Algeria relies heavily on energy revenue from its hydrocarbon sector.

The country has seen five years (2016-2020) of economic decline stemming from a shrinking hydrocarbon sector, a complicated public-led economic model, and a struggling private sector.



### Employment by Legal Sector and Sex, 2019:<sup>N</sup>



Public sector employment is more attractive to females and youth, given wage premium and employment conditions that reduce the appeal of private-sector jobs.



Women are disproportionately employed in the services sector, representing **73.1% of employed women** (2019). This is compared with:



## SOCIAL & CULTURAL NORMS



Female enrollment in tertiary education (2020)<sup>UO</sup>

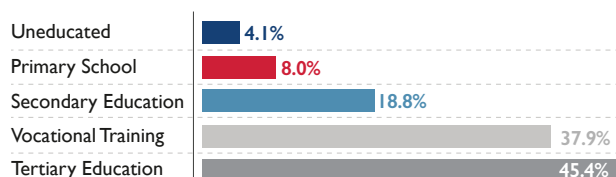


Fertility rate (2019)<sup>UD</sup>



Female average age of marriage (2012)<sup>WB</sup>

### % Females Active in Labor Market, by Education Level, 2019:<sup>N</sup>



- Female unemployment rate increases the higher the education level.
- Women face restrictive social norms that deem certain jobs more appropriate for women than others.

## LEGAL, REGULATORY, AND POLICY FRAMEWORKS

Algeria is a presidential republic with a bicameral Parliament. In 2012, a new elections law established a gender quota that mandates one-third of seats in parliament and local government be set aside for women. In 2020, 25.8% of seats in national parliaments were held by women.<sup>IP</sup>

- Ratified CEDAW (1996) with some reservations.
- Nationality laws equal for men and women.
- Legal restrictions remain on the type of work appropriate for women.
- Women, Business and Law index (2022): 57.5/100
  - Higher than MENA average (53)
  - Increased from 55.0 (2010)
  - 75 for Mobility, Workplace, and Entrepreneurship

## GOVERNMENT INTERVENTIONS

Starting after the 2011 social uprising, the government focused on funding to increase youth employment programs, boost investment in the private sector and improve the efficiency of active employment programs. The government provided tax exemptions, hiring subsidies, government-backed credit guarantees for startups launched by new entrepreneurs (aged 19-50), and microcredit for poor households.

Algeria has a Ministry of Vocational Education and Training (VET) that works to ensure training is aligned to private sector needs. Algeria faces challenges regarding efficient communication between education ministries and private sector businesses to align training to labor market demands but in 2020, the government launched an Action Plan to modernize the system.

## KEY FINDINGS



Algeria's female labor force participation rate was lower than Jordan's in 2010 but surpassed Jordan's FLFP rate.



The service sector saw the highest growth over the decade, supporting women as they are disproportionately employed in the sector.



The private sector is not as appealing to women as the public sector, but that is slowly changing given government policies.



Policies on entrepreneurship were supportive to women, and women's entrepreneurship has become a new pillar of the economy.

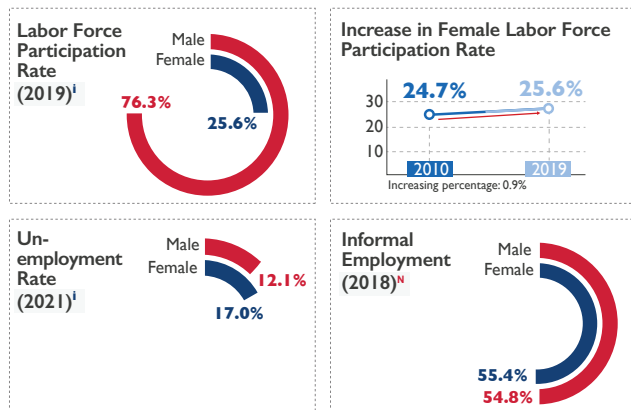
## LESSONS LEARNED: FOCUS ON ENTREPRENEURSHIP

Currently, women entrepreneurs launch and grow businesses and sell products and services at every level of trade and commerce in Algeria. Entrepreneurial education for females strongly affects the choice of future professions, and parental support for females to establish their own enterprise is positive. The government granted support for entrepreneurs plays a significant role in entrepreneurial decisions for female university students who are about to graduate.

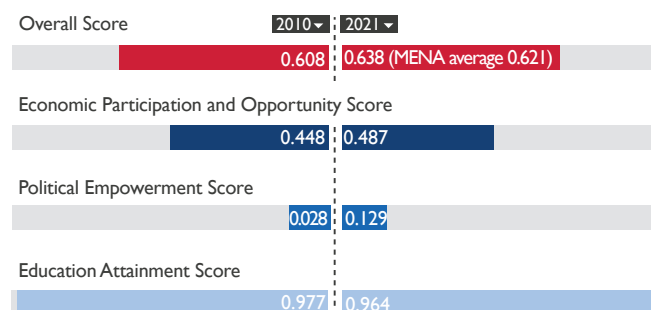
# LEBANON

## COUNTRY PROFILE

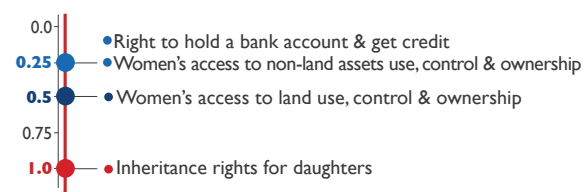
### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



### World Economic Forum Global Gender Gap Score



### Access to Finance (0-1, where 1 is worse)<sup>W</sup>

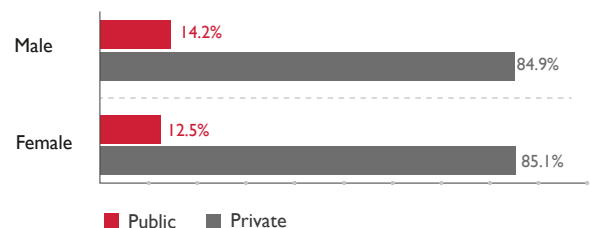


### ECONOMY

Lebanon has experienced significant economic contraction and insufficient job creation, owing to compounded crises, including political shocks, an economic and currency crisis, the explosion at the Port of Beirut in 2020, and the COVID-19 pandemic. It is currently experiencing sharp increases in poverty.



### Public v. Private Sector Employment, 2018:<sup>N</sup>



Women are disproportionately employed in the services sector, representing **77.6%** of employed women (2019). This is compared with:<sup>WB</sup>





## SOCIAL & CULTURAL NORMS



Female enrollment in tertiary education (2019)<sup>UD</sup>



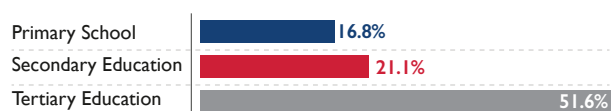
Fertility rate (2019)<sup>UD</sup>



Female average age of marriage (2018)<sup>UD</sup>

School enrolment ratios are generated based on the population estimates from population registers, but the absence of population count in Lebanon makes this calculation difficult. Here the net attendance rate in tertiary education for females is presented.

### % Females Active in Labor Market, by Education Level, 2018:<sup>N</sup>



- Female unemployment rate increases the higher the education level for female youth (15-24).<sup>UP</sup>
- Wage gap of 20.05% between women and men with similar education (2018).<sup>UP</sup>
- There are significant gender difference in the field of study and sector of employment, with women primarily employed in the services sector.
- Lebanese women face difficulties with gender-based violence and sexual harassment on public transportation.
- Women in rural areas are more disconnected from public transportation infrastructure, creating a barrier to access to workplace.

## LEGAL, REGULATORY, AND POLICY FRAMEWORKS

Lebanon is a parliamentary republic with a unicameral National Assembly.

- Ratified CEDAW with some reservations in 1997.
- Women's share of Ministerial positions is 30% in 2020, having increased from 13.3% in 2019.<sup>W</sup>
- Less than 5% of women are in the National Assembly.<sup>WB2</sup>
- Several laws and amendments passed in the last decade to support women's entrance into the labor market, including an increase in maternity leave.
- Women are not permitted to work in certain industries.
- In 2020, Lebanon passed legislation protecting women from sexual harassment in employment and adopted criminal penalties for sexual harassment in employment.
- No laws that mandate equal remuneration for females and males for work of equal value.
- Women, Business and Law index (2022): 58.8/100
  - Higher than MENA average (53)
  - Increased from 50.0 (2010)
  - 100 for Mobility, Workplace
  - 75 for Entrepreneurship

## GOVERNMENT INTERVENTIONS

Lebanon prioritizes gender equality as a development goal. In the last 20 years, it has adopted laws, national strategies, and action plans which contribute to eliminating gender inequalities and advancing women's rights and women's empowerment. The Government of Lebanon set a target of a 5% increase in FLFP by 2025.

## KEY FINDINGS



Lebanon's female labor force participation increased by 0.97%.



Lebanon's difficult political and economic situation has disproportionately affected women.



Women's entrepreneurship is relatively low and the majority of women-owned businesses are in the informal sector.



In several respects, Lebanon is progressive compared to the MENA region; however, women continue to have primary caretaking roles and responsibilities at home.<sup>WB1</sup>

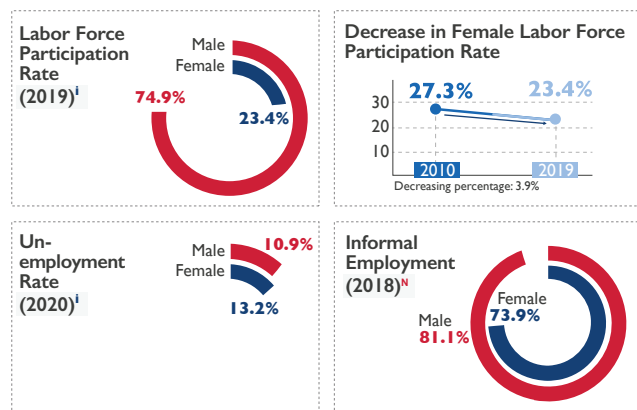
## LESSONS LEARNED: LAW INFLUENCING SOCIAL NORMS

Lebanon experienced changes in mindset around women's role in the economy due to the intertwined nature of law and social norms. Lebanon liberalized the labor law in the early 2000s to state that male and female government employees are entitled to the same provisions, including benefits, services, and education grants for themselves and their family members. In 2015, the International Monetary Fund found that when gender parity is reflected in law, FLFP increased by at least five percentages points in the following five years. Though Lebanon continues to face restrictive social norms as it relates to women's economic participation, it is changing with younger generations. Younger age groups in Lebanon generally have more egalitarian views of women's economic participation and 15-24-year-olds are almost twice as likely as 40-69-year-olds to find women's working for pay as fulfilling as primary caretaking roles and responsibilities at home. And women aged 15-44 are twice as likely to participate in the labor force as women aged 45-64. Across age groups, 79% of men and 86% of women believe that married women should have the same right to have a career as their husbands.

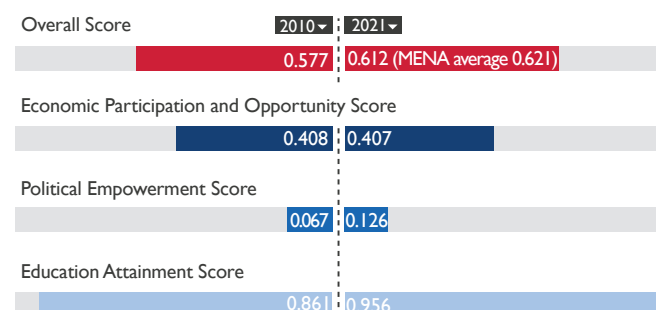
# MOROCCO

## COUNTRY PROFILE

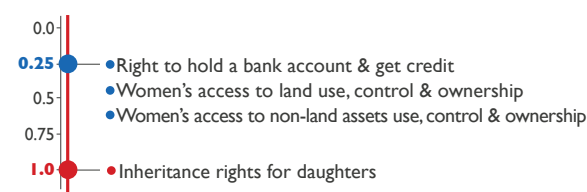
### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



### World Economic Forum Global Gender Gap Score

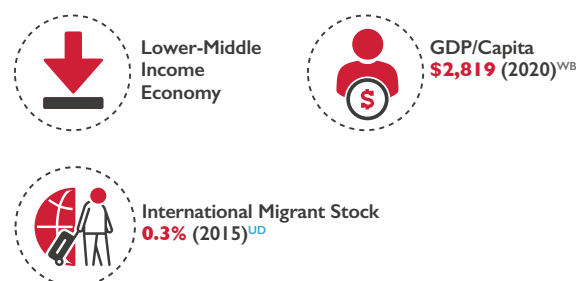


### Access to Finance (0-1, where 1 is worse)<sup>W</sup>

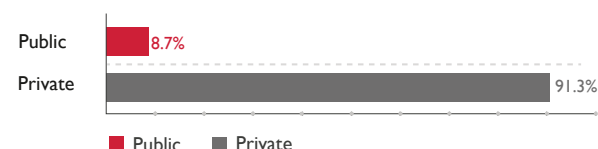


### ECONOMY

The COVID-19 pandemic pushed Morocco into a recession due to disruptions in trade and tourism. Economic growth over the last decade has not been labor-intensive, has generated few jobs, and has not been in female-friendly sectors, resulting in weak demand for women.



### Employment by Legal Sector, 2020:<sup>N</sup>



Morocco noted a significant drop in the share of the public sector in the labor market that has not been offset with an adequate number of new jobs created in alternative sectors that women would normally work in.



The majority of women are employed in the agriculture sector, representing **52.1% of employed women** (2019). This is compared with:<sup>WB</sup>



## SOCIAL & CULTURAL NORMS

In Morocco, marriage is still a mark of full adulthood for men and is the defining transition to adulthood for women. Married women are often perceived as less reliable by employers due to gendered expectations that they will need to fulfill their (primary) family role.



Female enrollment in tertiary education (2019)<sup>uo</sup>

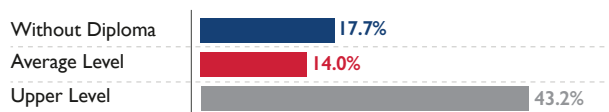


Fertility rate (2019)<sup>uo</sup>



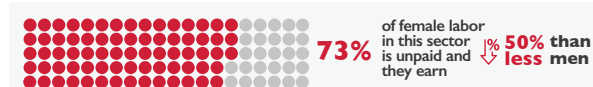
Female average age of marriage (2018)<sup>N</sup>

### % Females Active in Labor Market, by Education Level, 2020:<sup>N</sup>



Higher educational attainment leads to higher participation in the labor force among women.

Despite dominance in the agricultural sector, 2019:<sup>IDB</sup>



## LEGAL, REGULATORY, AND POLICY FRAMEWORKS

Morocco is a parliamentary constitutional monarchy with a bicameral Parliament.

- No restrictions on laws affecting women's decisions to work or constraints on starting or running a business.
- Lack of legislation related to equal pay and there are gender differences in property, inheritance, and laws that affect the size of a woman's pension.
- Women, Business and Law index (2022): 75.6/100
  - Higher than MENA average (53)
  - Increased from 73.1 (2010)
  - 100 for Mobility, Workplace, and Entrepreneurship
  - 75 for Pension

## GOVERNMENT INTERVENTIONS

While certain programs were launched to encourage and improve female labor force participation, including the Ministry of Labor and Professional Integration-launched program: "Min Ajliki" (for your sake) for the period of 2017-2021, they don't seem to be prevalent enough to off-set the dramatic decrease in female employment.

The Government recently allocated US\$378 million towards technical and vocational education and training to prepare young Moroccans to meet the demands of the labor market. In 2020, Morocco announced the Cities of Trades and Skills initiative, which entails the construction of 12 vocational training centers across various regions and to offer multi-sectoral vocational training to 34,000 participants in industry, management, tourism and hospitality, agriculture, fisheries, agro-industry, and handicrafts.

## KEY FINDINGS



Urban job creation has not offset agricultural job destruction.



Participation for rural women has declined by 13.2% between 2010 and 2020 which could be the reason for overall decrease in FLFP.<sup>N</sup>



The key group that explains low female labor force participation in Morocco is married educated women in urban areas. This group is not likely to participate mainly because of marriage and because they have an education level matching sectors that are not growing.



Divorced women and women with more than five children have the highest rates of labor force participation, indicating that Moroccan women may be entering the job market out of necessity.<sup>N</sup>

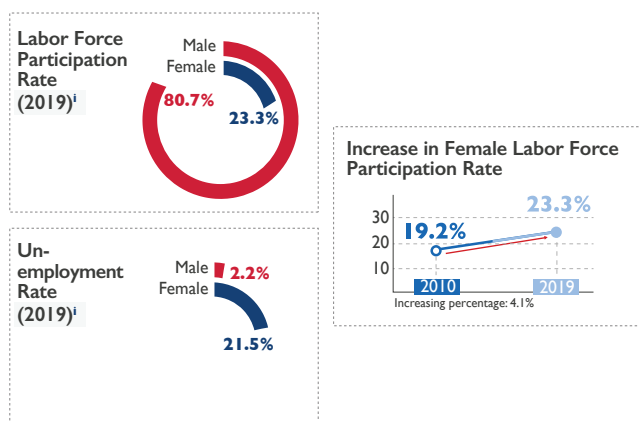
## LESSONS LEARNED: LOW DEMAND DAMPENS WOMEN'S ECONOMIC PARTICIPATION

Although GDP per capita growth from 2010 to 2019 was higher in Morocco (2.1% on average) than the MENA average (1% excluding high-income countries), female labor force participation decreased. Morocco noted a significant drop in the share of the public sector employment that has not been offset with an adequate number of new jobs created in alternative sectors that women would normally work in, like the textile industry or the service sector. In rural areas, decreased FLFP is due to a shrinking agricultural sector, where women have been withdrawing from the labor force but in urban areas, women face high unemployment because their educational levels match sectors that are not growing. There is a need for large-scale programs that incentivize demand for women's employment and vocational training to better match women's skills to the needs of the labor market.

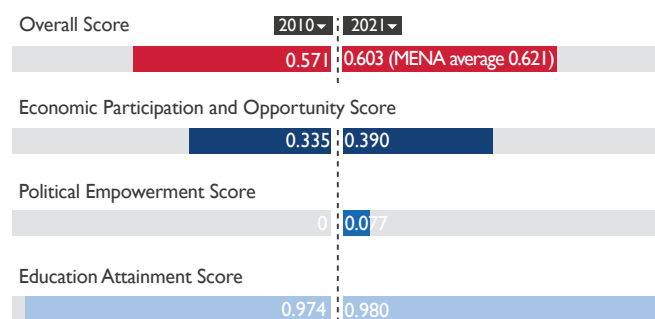
# SAUDI ARABIA

## COUNTRY PROFILE

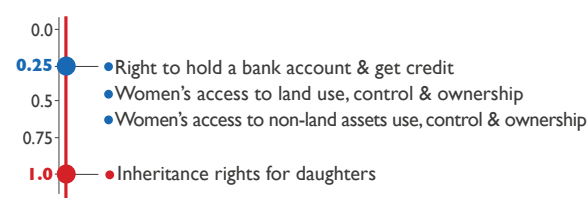
### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



### World Economic Forum Global Gender Gap Score

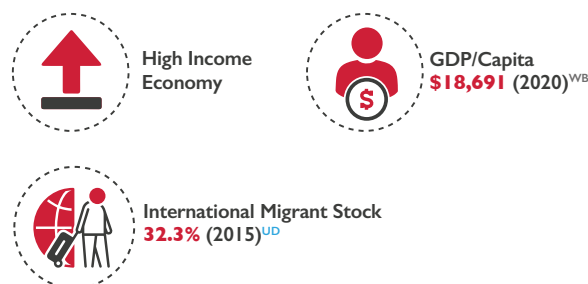


### Access to Finance (0-1, where 1 is worse)<sup>w</sup>

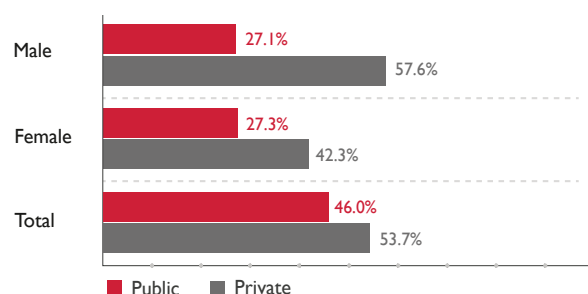


### ECONOMY

Although Saudi Arabia's economy has primarily relied on oil and gas exports, the government is aiming to shift away from a solely petroleum-based economy, grow the private sector, and expand the participation of Saudi nationals in the labor market.



### Public v. Private Sector Employment for Saudis, 2020:<sup>n</sup>



### The Saudi Vision 2030

economic reform initiative has sought to **increase women's employment to 30%** and create 1 million jobs for Saudi women by 2030.



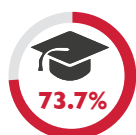
Women are disproportionately employed in the services sector, representing **97.6% of employed women** (2019). This is compared with:<sup>wb</sup>



## SOCIAL & CULTURAL NORMS

There has been a wave of reforms in Saudi Arabia over the past decade, especially legislative changes to lift restrictions that have served as barriers for women's economic participation.

The changes include lifting the ban on female driving, criminalizing sexual harassment in the workplace, and prohibiting employers from firing women during pregnancy or maternity leave, as well as steps towards dismantling the male guardianship system by allowing women to travel abroad, apply for a passport and register births, marriage, and divorce without permission from a male guardian.



Female enrollment in tertiary education (2019)<sup>uo</sup>

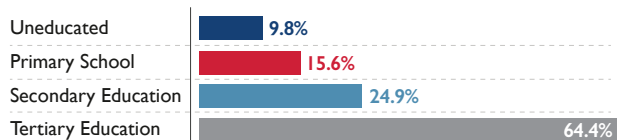


Fertility rate (2019)<sup>uo</sup>



Female average age of marriage (2017)<sup>uo</sup>

### % Females Active in Labor Market, by Education Level, 2020:<sup>N</sup>



## LEGAL, REGULATORY, AND POLICY FRAMEWORKS

The Kingdom of Saudi Arabia is an absolute monarchy with a unicameral Consultative Council. King Abdullah appointed 30 women to the Consultative Council in 2013 and introduced a 20% quota for women in the council.\* In 2015, women were allowed to vote in local elections and stand as candidates for the first time in the country's history.

- During the pandemic, the government has helped sustain female employment with a program to cover 60 percent of Saudi employees' salaries.\*\*
- New subsidies are now available to support childcare and transportation costs for women working in the private sector.
- Saudi women are now able to major in disciplines once exclusively reserved only for men.
- The retirement age has now been equalized for both men and women at 60.
- A new, progressive Personal Status Law was recently endorsed by the cabinet.
- Ratified CEDAW in 2000 with reservations.
- Women, Business and Law index (2022): 80/100
  - Higher than MENA average (53)
  - Increased from 26.3 (2010)
  - 100 for Mobility, Workplace Pay, Pension, and Entrepreneurship

## GOVERNMENT INTERVENTIONS

The Nitaqat market program was launched in 2011, introducing quotas that guaranteed the inclusion of women across different sectors of the labor market, and included incentives for compliance, as well as penalties for non-compliance. The quota policy nearly tripled the female share of Saudis working in the private sector from 10% to 27% between 2011 and 2015. The Saudi government has also made efforts to expand the privatization of certain social services like health and education where there exists a concentration of women employment.

## KEY FINDINGS



Sectors including automotive, aviation, banking, and retail have expanded as more women have begun working.



The government is also allowing the development of new sectors such as entertainment, tourism and real estate, which opens up new avenues for women to join the labor force.



Social norms still remain an important factor in limiting the success of these recently implemented policies and strategies.



The drastic increase in female labor force participation could be primarily attributed to large-scale government initiatives and deliberate efforts and programs to increase women's participation in the economy, such as employment quotas, training, supporting women in business, online services for women, transportation services for working women, vocational training, and freelance financing.

## LESSONS LEARNED: WOMEN'S RECRUITMENT QUOTAS

Saudization policies, in particular Nitaqat, have been credited with increasing Saudi women's labor force participation by introducing quotas for their recruitment and requiring employers to invest in upfront costs like gendered facilities and childcare (Qurrah Program) to meet such quotas. As an incentive, the recruitment of one Saudi woman counted for that of two men. Additionally, the government began to limit certain jobs, like retail, only to Saudi nationals as well as limiting employment in specific sectors such as cosmetic and lingerie stores for only women.

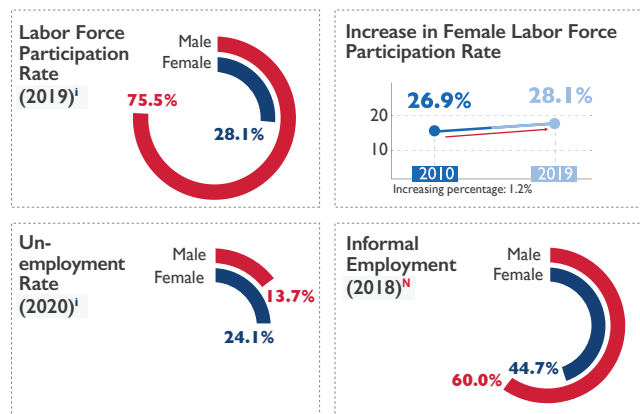
\* Al Arabiya. "Breakthrough in Saudi Arabia: Women Allowed in Parliament." *Al Arabiya English*, MBC, 11 Jan. 2013, <https://english.alarabiya.net/articles/2013/2F01%2F1%2F2F259881>.

\*\* Kamel, D. (2021, June 8). How Saudi Arabia's women are pushing into the workforce and transforming the economy. *N Business*. Retrieved February 11, 2022, from <https://www.thenationalnews.com/business/economy/how-saudi-arabia-s-women-are-pushing-into-the-workforce-and-transforming-the-economy-1.1236956>

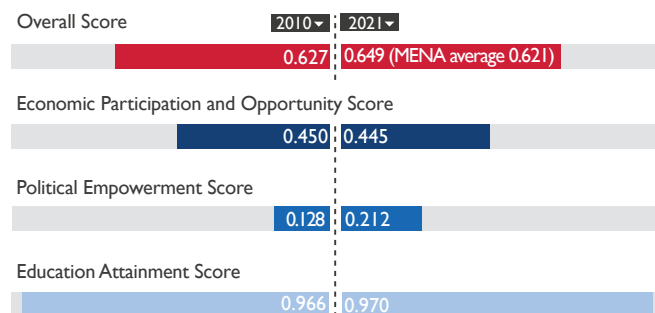
# TUNISIA

## COUNTRY PROFILE

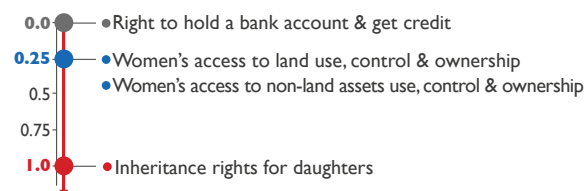
### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



### World Economic Forum Global Gender Gap Score

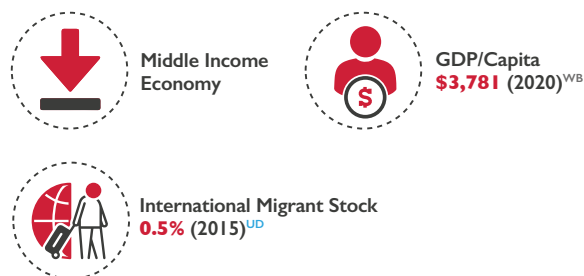


### Access to Finance (0-1, where 1 is worse)<sup>w</sup>



### ECONOMY

There has been a rapid increase in the fiscal deficit and government debt since 2011, in large part due to a sharp increase in public sector employment and public servants' salaries. The tourism sector has been hit hard by security concerns and the services sector, which traditionally drives growth, was hit especially hard by the pandemic.



### Public v. Private Sector Employment:

Gender disaggregated public/private sector employment data was not available for Tunisia.

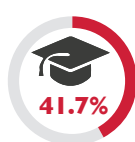


The majority of women are employed in the services sector, representing **58.5% of employed women** (2019). This is compared with:<sup>wb</sup>





## SOCIAL & CULTURAL NORMS



Female enrollment in tertiary education (2019)<sup>uo</sup>

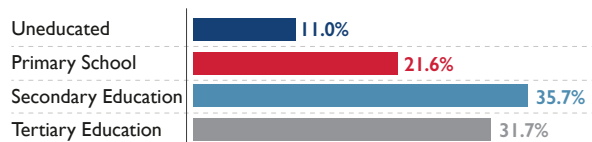


Fertility rate (2019)<sup>uo</sup>



Female average age of marriage (2014)<sup>uo</sup>

### % Females Active in Labor Market, by Education Level:<sup>N</sup>



An overwhelming majority of men and women surveyed in the 2021 wave of the Arab Barometer Survey agreed that to some extent, a lack of means of transportation was a barrier to entry into the workplace for women.

## LEGAL, REGULATORY, AND POLICY FRAMEWORKS\*

Tunisia is a parliamentary republic with a unicameral Assembly of the Representatives of the People. It deliberately enshrines women's rights in the Constitution. In 2014, the state adopted a new article to the Constitution that explicitly noted their commitment to protecting women's labor rights in terms of accessing all levels and types of employment opportunities equally.

- Ratified CEDAW (1985) and was the first country in the region to remove all reservations.
- The Labor Law guarantees men and women equal rights of employment.
- Current legislation falls short of protecting female agricultural workers from substandard working conditions, maternity leave is the shortest in the region at only 30 days, and paid maternity leave is not required for the private sector. The Labor Law establishes men as the head of the household, which makes room for gender wage disparity.
- Law mandates equal pay in the public sector but not in the private sector.
- The Labor Law stipulates the provision of on-site childcare facilities in workplaces with more than 50 workers.
- Women, Business and Law index (2022): 64.4/100
  - Higher than MENA average (53)
  - Increased from 58.8 (2010)
  - 100 for Mobility and Pension Law
  - 75 for Workplace and Entrepreneurship

## GOVERNMENT INTERVENTIONS

Following the 2011 revolution, new legislation and programs were introduced to stimulate employment. One employment scheme offered jobs in the public sector to people above the age of 35. Other programs like the Employability Improvement Cheque, and the Employment Support Cheque, offered vocational training to young job seekers matching their needs with those relating to labor market needs, as well as encouraging private companies to recruit first-time job seekers by contributing to their salary. The Ministry of Women, Family, and Children (MFFE) and UN Women have organized training programs on women's entrepreneurship as part of the National Plan for Female Entrepreneurship.

## KEY FINDINGS



**18-23%** of Tunisia's formally registered small and medium-sized enterprises are owned by women; the MENA average is 12-15%. [IFC 2018]



Most of Tunisia's female labor force is found in manufacturing (**46.2%**). [Census 2014]  
The textile, clothing, and footwear sector was one of the largest job providers until about 2009. [Ghali and Zitouna 2019]



Tunisia's National Chamber of Women Entrepreneurs proposed drawing up a vision on female entrepreneurship to be included in the 2019-2024 Government Programme.



A prominent barrier to women's access to finance is a lack of collateral when applying for loans from banks; because of the incorrect implementation of inheritance law due to social norms, few women in Tunisia own assets of their own accord. [IFC 2018]

## LESSONS LEARNED: SUPPORT FOR ENTREPRENEURS

Tunisia is a leader in women's entrepreneurship within the MENA region with a significantly higher degree of women's small and medium-sized enterprise ownership than the regional average. To continue with this trend, the Tunisian parliament passed the Startup Act in 2018 to increase the number of startups in the digital sector. The law introduces tax exemptions for startups that may last up to eight years, allows both public and private sector employees a year-long leave to set up a new business with the right to return to their old jobs, and provides a state-funded salary for up to three founders per company during the first year of operations. There is also administrative assistance available and funding with which to secure patents.

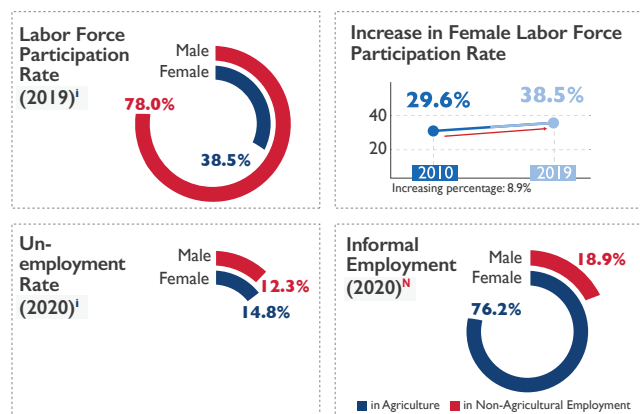
\* Dorsaf, M., Farkas, T., & Bruder, E. (2020). Empowerment Through Entrepreneurship: Rural Women in Tunisia. *Studia Mundi-Economica*, 7(4), 125-131.

\* OECD/ILO/CAWTAR. (2020). *Changing Laws and Breaking Barriers for Women's Economic Empowerment in Egypt, Jordan, Morocco and Tunisia, Competitiveness and Private Sector Development*.

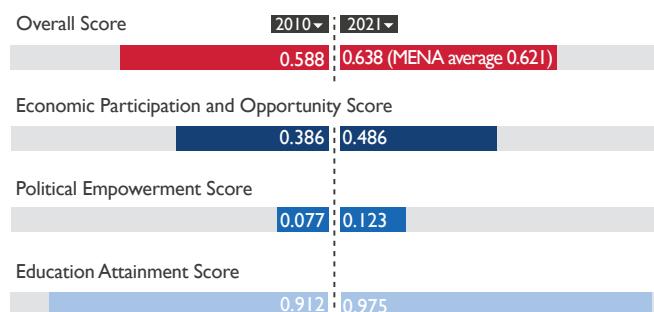
# TURKEY

## COUNTRY PROFILE

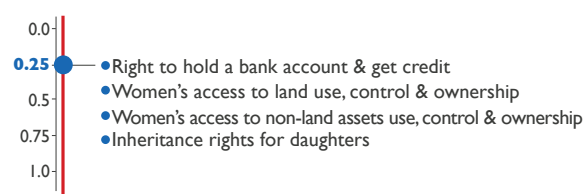
### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



### World Economic Forum Global Gender Gap Score

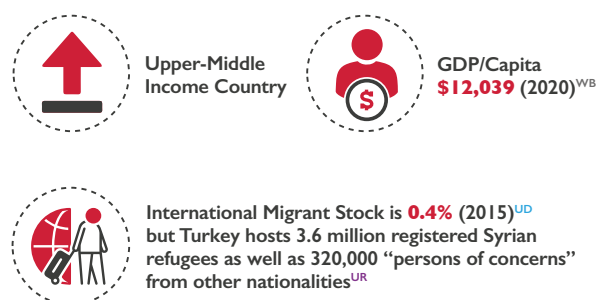


### Access to Finance (0-1, where 1 is worse)<sup>W</sup>

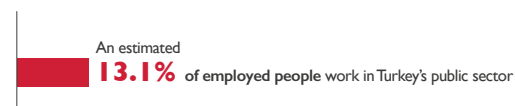


### ECONOMY

Turkey has a diversified economy that is experiencing economic instability, a currency crisis, and hyperinflation. Poverty and unemployment is increasing in the country.



### Public v. Private Sector Employment, 2019:<sup>o</sup>



Gender disaggregated public/private sector employment data was not available for Turkey."



The majority of women are employed in the services sector, representing **59.1% of employed women** (2019). This is compared with:<sup>WB</sup>





## SOCIAL & CULTURAL NORMS



Female enrollment in tertiary education (2019)<sup>uo</sup>



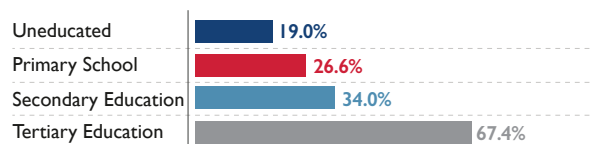
Fertility rate (2019)<sup>uo</sup>



Female average age of marriage (2021)<sup>T</sup>

Higher education greatly expanded over the past 15 years and now women with higher education in Turkey have significantly higher levels of labor force participation.

### % Females Active in Labor Market, by Education Level:<sup>N</sup>



## LEGAL, REGULATORY, AND POLICY FRAMEWORKS\*

Turkey is a presidential republic with a unicameral Grand National Assembly of Turkey. Turkish women gained equal rights of divorce, inheritance, and child custody in 1926, suffrage rights in local elections in 1930, and in national elections in 1934.

- Legislation prohibits women from specific jobs that require physical activities, including those that require weightlifting, take place underground or underwater, or take place at night with some exceptions.
- The government's employment strategy for women in Turkey relies on increasing their participation without neglecting their care responsibilities at home; it guarantees a generous maternity leave and promotes flexible employment for women.
- The Labor Law requires employers to protect their employees from sexual harassment at work and it deems sexual harassment in the workplace as a reason for immediate termination of employment.
- Women, Business and Law index (2022): 82.5/100
  - Higher than MENA average (53), lower than Europe and Central Asia (84.1)
  - Increased from 80 (2010)
  - 100 for Mobility, Workplace, and Assets
  - 75 for Pay and Entrepreneurship

## GOVERNMENT INTERVENTIONS

The Ministry of Education has introduced Public Education Centers, which specifically target housewives so they may participate in the labor force or become entrepreneurs. These centers provide free courses and provide most women the ability to gain competence in areas such as computer use, beauty and hair care services, skincare, massage, food, and beverage service, etc.

The Turkish government partnered with the European Union in 2017 to implement the Employment Support Project for Syrians under Temporary Protection and Turkish Citizens (ISDEP). The project provides Turkish language training, job services, and conducts active labor market programs counseling and, placement throughout Turkey to help young people and women of both Syrian and Turkish origin find formal employment. For those who are placed in positions, the program pays their wages and social security premiums for six months and in return, companies pledge to permanently employ at least 20% of the trainees after that period.

## KEY FINDINGS



Turkey increased female labor force participation by **8.9%**, after an extended period of decreasing FLFP.



Increased women's employment took place through the expansion of the services sector. Previously, the agricultural sector was the primary sector of women's employment, but as unpaid family laborers.



Increased focus placed on women's education and flexible working for women.



Financial incentives offered by the government to increase women's employment.

## LESSONS LEARNED: SUBSIDY SCHEMES

The Turkish government has used various subsidy schemes to encourage job creation, including a targeted scheme in 2008 to improve employment among women and youth. The scheme exempted employers from paying the social security contributions for newly hired women (over 18 years old) and young men (aged between 18 and 29) for the first year; with the exemption being gradually phased out over the following five years. These subsidies were extended until the end of 2015. Studies found that this employment package increased the female share of formal employment and had a greater effect in more conservative provinces.

\* Kagnicioglu, D. (2017). The role of women in working life in Turkey. *WIT Transactions on Ecology and the Environment*, 226, 349-358.

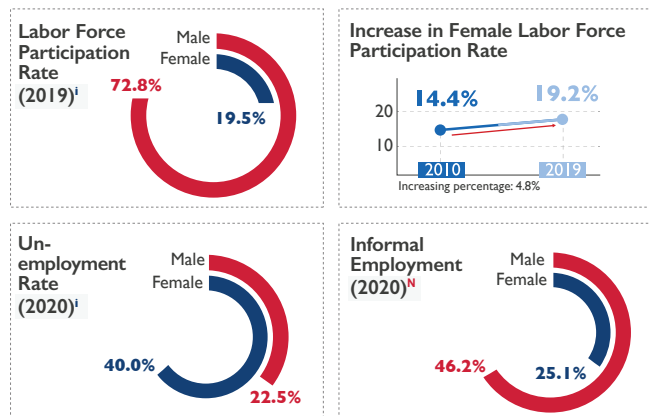
\* Toksöz, G. (2012). The state of female labor in the impasse of the neoliberal market and patriarchal family. *Gender and society in Turkey: The impact of neoliberal policies, political Islam and EU accession*, 47-64.

# WEST BANK AND GAZA

## COUNTRY PROFILE



### STATUS OF WOMEN'S ECONOMIC PARTICIPATION



### World Economic Forum Global Gender Gap Score

N/A

### Access to Finance Scores

N/A

### ECONOMY

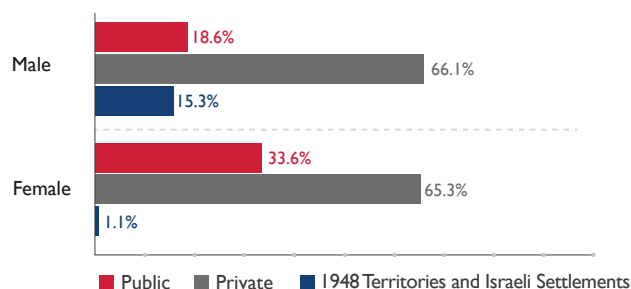
Longstanding Israeli restrictions on imports, exports, and movement of goods and people continue to disrupt labor and trade flows, the territory's industrial capacity, and constrain private sector development. Strong economic growth was witnessed from 2010 through 2017 but stalled in 2017 and began to decline.



GDP/Capita decreased 13.6% in 2020 due to the pandemic



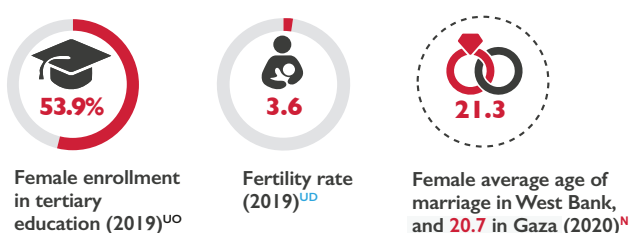
### Public v. Private Sector Employment, 2020:<sup>N</sup>



Women are disproportionately employed in the services sector, representing **85.6% of employed women** (2019). This is compared with:<sup>WB</sup>



### SOCIAL & CULTURAL NORMS



Female unemployment rate increases the higher the education level

- The wage gap is 61% between Israeli settlements and private sector.<sup>N</sup>
- Significant gender difference in the field of study and sector of employment, with women primarily employed in the services sector. The shrinking public sector is likely to disproportionately affect women's labor force participation.

## LEGAL, REGULATORY, AND POLICY FRAMEWORKS

West Bank and Gaza are separately administered Palestinian territories. The Palestinian Legislative Council is the unicameral legislature of the Palestinian Authority. In 2021, the Palestinian election law increased the quota for women to 26%.

- West Bank and Gaza signed the CEDAW without reservations in 2014, however, aligning CEDAW with national legislation remains limited due to the Jordanian Personal Status Law of 1976 (effective in the West Bank) and the Egyptian Family Rights Law of 1954 (in force in Gaza).<sup>ii</sup>
- Labor Law of 2000 prohibited discrimination between men and women in the workplace but failed to specify penalties for employers who violate it.<sup>\*\*</sup>
- Maternity leave is shorter than recommended by the ILO and work establishments are not required to provide childcare or nursery facilities.<sup>WBB</sup>
- The Labor Law does not include any specific prohibition on sexual harassment or other forms of gender-based violence in the workplace.<sup>WBB</sup>
- Women, Business and Law index (2022): 26.3/100<sup>WBB</sup>
  - Lower than MENA average (53)
  - Was 26.3 in 2010, rose in 2017, declined in 2020
  - 75 for Entrepreneurship

## GOVERNMENT INTERVENTIONS

A variety of legislation and national strategies have been introduced to promote the growth of the economy in the West Bank and Gaza, these include the Labour Sector Strategy of 2020-2022, National Employment Strategy of 2021-2025, National Strategy for Entrepreneurship and Empowerment Sector of 2020-2022, and the second Palestinian Decent Work Programme 2018-2022. These programs are aimed at building labor skills, promoting self-employment, and supporting SMEs focusing on agriculture, industry, and tourism among others.

The Ministry of Labour (MoL) provides employment services through its employment offices, of which there are 16 in the West Bank and 5 in Gaza. Eight of the West Bank offices offer vocational guidance and employment counseling, guidance on self-employment and small enterprise creation, job search, and work permits for working in 1948 Territory.

The Palestinian Fund for Employment and Social Protection (PFESP) is a semi-independent, autonomous body that implements active labor market policies such as business start-up loans, business incubation and acceleration, and private sector employment incentives like wage subsidies to employers.

USAID's "Small and Medium Enterprise Assistance for Recovery and Transition (SMART)" and "Female Led Micro Business Development to Promote a Culture of Peace" projects support Palestinian female entrepreneurs.

## KEY FINDINGS



Despite achieving high enrollment rates in tertiary education throughout the decade at over 50%, women tend to study stereotypically feminine subjects that can restrict them in the labor market.



Major decline of women in the agriculture sector during the last decade (68.7% decline).\*



Large wage gaps between sectors disincentivize private sector employment and while the average daily wage in Israeli settlements is higher than in the West Bank and Gaza, fewer women work in the settlements.



West Bank and Gaza was one of the few countries in the world to increase female labor force participation by over 5% in a decade but unemployment rates also increased drastically during that same time.

## LESSONS LEARNED: INCREASED VISIBILITY FOR WOMEN AT WORK

The rise in women's labor force participation within the West Bank and Gaza mainly reflects the increasing participation rate of women who have more than 12 years of schooling. Although this greater participation was accompanied by greater unemployment, Palestinian women increased their presence in various roles between 2010 and 2019: female judges (11.3% to 20%), physicians (13.5% to 18.9%), pharmacists (51.9% to 61.8%), and dentists (25.2% to 37.5%).\* This suggests that while most female students are enrolled in stereotypical 'female' subjects that represent an extension of their traditional roles, women have also been enrolling in subjects with clear career paths. There is a need for continued efforts to better align women's education with labor market demands.

\* PCBS. (2022). Women Empowerment: Gender Series. [https://www.pcbs.gov.ps/Portals/\\_Rainbow/Documents/GenderSeriesE.htm](https://www.pcbs.gov.ps/Portals/_Rainbow/Documents/GenderSeriesE.htm)

\*\* UN

# **RECOMMENDATIONS**

## **TO INCREASE FEMALE LABOR FORCE PARTICIPATION (FLFP) IN JORDAN**

**INCREASING FLFP IN JORDAN** requires a multi-faceted approach, addressing labor market conditions, legal reforms, support services, and social norms and beliefs.

## **IMPLEMENT, MONITOR, AND ADVANCE LARGE-SCALE NATIONAL PROGRAMS AND STRATEGIES THAT DELIBERATELY TARGET FLFP.**

Turkey and Saudi Arabia had large-scale efforts and government-backed strategies that deliberately focused on increasing FLFP. Both countries set targets for the number of jobs created for women within a specific time. They also invested in increasing the demand for women's employment by subsidizing wages or social security premiums for newly hired women entering the labor force. Recently Jordan adopted a five-year Women's Economic Empowerment Action Plan (World Bank, 2019)\*, aiming to increase women's labor force participation rates to 24% by 2025, as outlined in the Jordan 2025 national strategy (FAO, 2014)\*. Though Jordan may lack the financial capacity to fund programs at the same scale as Saudi Arabia or Turkey, successful monitoring and implementation of the current plan's objectives will ensure progress toward effective outcomes seen in other countries. Strategies from other countries can also be implemented, such as micro-financing programs in Algeria to support women's entrepreneurship. With measures to protect women from failure and legal consequences, such efforts could be highly effective in encouraging women's entrepreneurship and business ownership in the country. In Jordan's case, one potential approach is to offer subsidies to select sectors specifically for expanding women's employment in the sector.

## **ENHANCE WOMEN'S OPPORTUNITIES IN THE PRIVATE SECTOR AND ENSURE IT IS AN ACCEPTABLE ALTERNATIVE TO THE PUBLIC SECTOR, ESPECIALLY FOR MARRIED WOMEN.**

Further extending social protections and career stability in the private sector could increase women's participation in the sector. Jordan's private sector is growing at a faster rate than the public sector in terms of the number of employees, with the number of women employees in the private sector increasing 48.5% over the last decade, compared to a 24.5% increase in the public sector (DOS, 2022).\*\* Though making up a large portion of the labor market, the public sector is still limited in its capacity to absorb many of those interested in working within it, meaning more women are taking unskilled jobs in the private sector that they are likely to leave at marriage. An overrepresented public sector could prove to be problematic for the overall growth of the economy, hinder the development of the private sector, and discourage entrepreneurship. As such, provided Jordan ensures the private sector can supply the same benefits to women as public sector employment, the increasing number of employees in the private sector will benefit women's economic participation. One possible direction Jordan can look towards is that of Turkey. The country's employment strategy for women relies on increasing their participation without neglecting their care responsibilities at home by promoting flexible forms of employment for women.

\*World Bank. (2019). Jordan WEEPA Program PowerPoint. World Bank. <https://thedocs.worldbank.org/en/doc/379131574445136942-0280022019/Jordan-WEEAP-Jan-19-2019-en>

\* FAO. (2014). Jordan 2025, A National Vision and Strategy. Food and Agriculture Organization of the United Nations. <https://leap.unep.org/countries/jo/national-legislation/jordan-2025-national-vision-and-strategy>

\*\* DOS. (2022). Jordan Department of Statistics. Various Indicators. <http://dosweb.dos.gov.jo/>



## LABOR MARKET CONDITIONS

**1. Expanding into the services sector might prove to be beneficial for enhancing overall economic growth in Jordan and FLFP.**



Expanding into the services sector supported increased FLFP in Algeria, Saudi Arabia, Turkey, and West Bank and Gaza. Jordan has already been implementing structural changes that include a shift into the services sector, which currently comprises 61.6% of the GDP, and women are disproportionately represented in the service sector. Jordan can work to explicitly include women in high-growth services, including tourism, technology, and high-skilled professional services.

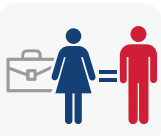


Jordan can leverage digital technologies to promote entrepreneurship and women's employment in the information and communication technology (ICT) sector, especially location-independent and time-flexible services at a large scale. Examples include call centers, e-commerce, and other business services.



## LEGAL REFORMS

**1. Address legal bias against women in the workplace, pay, and mobility, and promote additional legal safeguards to integrate women into the labor force further.**



Ensure a woman can legally get a job or pursue a trade or profession the same way as a man.

*Currently, Article 61 of the Personal Status Law states that a woman requires the permission of her husband to work outside of the marital home.*



Prohibit discrimination in employment based on sex.



Legislate against harassment in the workplace – and beyond – through a suite of legal measures and enforcement mechanisms.

**1** Amend legislation to expand the definition of sexual harassment and protect employees against retaliation and dismissal if they report sexual harassment cases.

**2** Use the media to raise awareness about the issue and stigmatize the behavior.

**3** Conduct surveys and collect data to measure progress made.

**2. Assist the private sector in complying with reforms.**



Develop compliance manuals explaining compliance requirements and modalities.



Assist employers through capacity building and guidance on effectively implementing and maintaining compliance regulations.



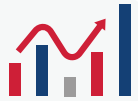
## SUPPORT SERVICES

1. Improve safe, appropriate, and affordable transportation and mobility to increase women's access to work.



Jordan could launch initiatives similar to Lebanon, Saudi Arabia, or Tunisia to support women's increased mobility. For example, Tunisia launched an initiative to transport female agricultural workers to their workplaces. The Wusool Program in Saudi Arabia provides a transportation subsidy for low-wage women working in the private sector. In Lebanon, private sector employers are required to provide daily transport allowances.

2. Provide incentives for childcare support beyond the requirement imposed on companies.



Provide incentives to childcare institutions to enhance quality and reduce costs.



Expand the public sector support and provision of childcare services, depending on fiscal scope. Despite the private-sector-led provision of childcare support services, the government can still play a role through public provision where private provision is not possible or viable - ensuring affordability, quality, geographical accessibility, and convenience.



Consider innovative approaches, like Turkey, which pays grandmothers to look after their grandchildren.

3. Regulate flexible work hours for women having children under the age of four.



## SOCIAL NORMS AND BELIEFS

1. Overcome social norms and beliefs that limit the type of employment opportunities women seek and expectations around women as homemakers and caregivers.



Research labor domains that were formerly socially unacceptable for women in Jordan, such as traffic police, and consider what changes social perceptions of women in those careers.

2. Expand vocational training and technical education beyond "feminine" fields and provide technical education parallel to university academic education to prepare graduates to join the entrepreneurship sector.

3. Encourage female graduates in more innovative STEM (science, technology, engineering, and mathematics) fields.

4. Utilize various media platforms to launch campaigns that aim to disseminate messages related to non-discriminatory gender roles. Media campaigns, aspirational videos, social media, and edutainment can play an essential role in changing men's and women's perceptions and aspirations around women's roles in the household and society and provide positive role models.



Create targeted communication materials for men to change their views of women working outside the home, in mixed environments, and on returning home after five o'clock in the evening. In Saudi Arabia, as in Jordan, studies show people underestimate society's acceptance of women working. Research shows that providing messaging about other men's support for women's economic participation impacts men's willingness to let their wives join the labor force.



Find, document, and publicize local success stories for urban, rural, and Bedouin families that supported females' non-traditional education and labor force participation, especially including the voices of fathers and husbands.





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